

**BRETT J MARSHALL
MARSHALL LAW FIRM
10120 S EASTERN AVE, SUITE 250
HENDERSON, NV 89052
702-492-4903**

E-FILED:

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEVADA**

Attorney for Debtor(s) Hearing Date: 3/24/2011
Hearing Time: 3:05 pm

NOTICE OF HEARING ON MOTION TO VALUE COLLATERAL
(Pursuant to subsections (a) and (d) of 11 U.S.C. § 506
and Federal Rule of Bankruptcy Procedure 3012)

NOTICE IS HEREBY GIVEN that the hearing on the **Motion to Value Collateral** filed on the 9th day of February, 2011.

Any Opposition must be filed pursuant to Local Rule 9014(d)(1), (2).

Local Rule 9014(d)(1): "Oppositions to a motion must be filed and service must be completed on the movant no later than 15 days after the motion is served except as provided by LR 3007(b) and LR 9006. If the hearing has been set on less than 15 days' notice, the opposition must be filed no later than 5 business days before the hearing, unless the court orders otherwise. The opposition must set forth all relevant facts and any relevant legal authority. An opposition must be supported by affidavits or declarations that conform to the provisions of subsection (c) of this rule.

Local Rule 9014(d)(2): "Except as provided by LR 3007(b), LR 7056(c), and LR 9006, any reply memorandum may be filed and served so as to be received by the court and the opposing party no later than 5 business days before the date set for hearing or within the time otherwise fixed by the court."

If you object to the relief requested, you *must* file a **WRITTEN** response to this pleading with the court. You *must* also serve your written response on the person who sent you this notice.

If you do not file a written response with the court, or if you do not serve your written response on the person who sent you this notice then:

- ! The court may *refuse to allow you to speak* at the scheduled hearing; and
- ! The court may *rule against you* without formally calling the matter at the hearing.

If an objection is not timely filed and served, the relief requested may be granted without a hearing. *LR 9014(d)(3).*

NOTICE IS FURTHER GIVEN that the hearing on said Motion will be held before the United States Bankruptcy Judge in the Foley Federal Building, 300 Las Vegas Blvd. South, Third Floor, Las Vegas, Nevada 89101 on 24th day of March, 2011 at the hour of 3:05 PM.

DATED: 2/9/2011

/s/ Brett J. Marshall
Brett J. Marshall
Attorney Bar #9116

BRETT J MARSHALL
 MARSHALL LAW FIRM
 10120 S EASTERN AVE, SUITE 250
 HENDERSON, NV 89052
 702-492-4903

E-FILED:

UNITED STATES BANKRUPTCY COURT
 DISTRICT OF NEVADA

RE: Mark S Grock and Heidi Grock, Debtors) BKS-10-31884
) Chapter 13
)

Attorney for Debtor(s)

MOTION TO VALUE COLLATERAL

(Pursuant to subsections (a) and (d) of 11 U.S.C. § 506
 and Federal Rule of Bankruptcy Procedure 3012)

NOTICE IS HEREBY GIVEN that Debtor requests the court to value the property described below. This property secures the claim of the creditor named below. Debtor also requests that the amount of the creditor's secured claim not exceed the value of its security, less the claims of creditors holding senior liens or security interests. This determination will supercede any greater secured claim demanded in a proof of claim. Any objections to the creditor's claim are reserved and will be filed after the creditor has filed a proof of claim. In the opinion of the debtor, the collateral has the replacement value indicated below.

Name of the creditor whose collateral is being valued by this motion: EMC MORTGAGE

Total amount of this creditor's claim: \$364,159.36

Description of collateral [For vehicles include the mileage on the date of the petition and a list of optional equipment. For real property, state the street address and a brief description of it such as "single family residence" or "ten-acre undeveloped lot".]:

Single family resident located at 541 Uxbridge Dr, Las Vegas NV 89178 APN176-18-511-022 Lot 56 Huntington Village C Unit 1 at Rhodes Ranch Plat Book 118 Page 21

The amount owed to and the name of all creditors holding liens or security interest senior to the lien or security interest of the above-named creditor:

<u>Name of Creditor</u>	<u>Amount of Claim</u>
_____	\$ _____
_____	\$ _____
_____	\$ _____

Debtor's opinion of the exempt property's "replacement value" [as defined and limited by section 506(a)(2)]: \$172,000.

Other information relevant to the resolution of this motion: **Appraisal attached as Exhibit 1**

I (we) declare under perjury under the laws of the State of Nevada that the foregoing is true and correct.

Dated: 2/9/2011

/s/ Mark S. Grock

Dated: 2/9/2011

Debtor

/s/ Heidi Grock

Joint Debtor

Exhibit 1

RESIDENTIAL APPRAISAL REPORT



541 Uxbridge Drive

Property Location:	541 Uxbridge Dr Lot 56 Huntington Village C Unit 1 at Rhodes Ranch Plat Book Las Vegas, NV 89178-1288
Borrower:	Mark Grock
Client:	Mark Grock
Effective Date:	December 8, 2010
Prepared By:	Ben Branca



505 East Windmill Lane
Suite 1B-116
Las Vegas, NV 89123

RESIDENTIAL APPRAISAL SUMMARY REPORT

File No.: BA-02931

Property Address: 541 Uxbridge Dr				City: Las Vegas				State: NV		Zip Code: 89178-1288							
County: Clark				Legal Description: Lot 56 Huntington Village C Unit 1 at Rhodes Ranch Plat Book 118 Page 21				Assessor's Parcel #: 176-18-511-022									
Tax Year: 2011 R.E. Taxes: \$ 1,783.37 Special Assessments: \$ None				Borrower (if applicable): Mark Grock													
Current Owner of Record: See Page 3 of 6				Occupant: <input type="checkbox"/> Owner <input checked="" type="checkbox"/> Tenant <input type="checkbox"/> Vacant				<input type="checkbox"/> Manufactured Housing									
Project Type: <input checked="" type="checkbox"/> PUD <input type="checkbox"/> Condominium <input type="checkbox"/> Cooperative <input type="checkbox"/> Other (describe)								HOA: \$ 40.00 <input type="checkbox"/> per year <input checked="" type="checkbox"/> per month									
Market Area Name: Rhodes Ranch				Map Reference: Metro Maps 72-B5				Census Tract: 0058.19									
The purpose of this appraisal is to develop an opinion of: <input type="checkbox"/> Market Value (as defined), or <input type="checkbox"/> other type of value (describe)																	
This report reflects the following value (if not Current, see comments): <input type="checkbox"/> Current (the inspection date is the Effective Date) <input type="checkbox"/> Retrospective <input type="checkbox"/> Prospective																	
Approaches developed for this appraisal: <input type="checkbox"/> Sales Comparison Approach <input type="checkbox"/> Cost Approach <input type="checkbox"/> Income Approach (See Reconciliation Comments and Scope of Work)																	
Property Rights Appraised: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Leased Fee <input type="checkbox"/> Other (describe)																	
Intended Use: The appraisal report is for personal use and is not intended for a mortgage finance transaction.																	
Intended User(s) (by name or type):																	
Client: Mark Grock				Address: Unknown													
Appraiser: Ben Branca				Address: 505 East Windmill Lane, Suite 1B-116, Las Vegas, NV 89123													
Location: <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural				Predominant Occupancy		One-Unit Housing		Present Land Use		Change in Land Use							
Built up: <input type="checkbox"/> Over 75% <input checked="" type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%				<input checked="" type="checkbox"/> Owner		PRICE \$ (000)		AGE (yrs)		80 % <input checked="" type="checkbox"/> Not Likely							
Growth rate: <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow				<input type="checkbox"/> Tenant		1-4 Unit		0 % <input type="checkbox"/> Likely * <input type="checkbox"/> In Process *									
Property values: <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining				<input type="checkbox"/> Vacant (0-5%)		Multi-Unit		0 % * To:									
Demand/supply: <input type="checkbox"/> Shortage <input type="checkbox"/> In Balance <input checked="" type="checkbox"/> Over Supply				<input type="checkbox"/> Vacant (5-10%)		327 High 5		Comm'l 0 %									
Marketing time: <input checked="" type="checkbox"/> Under 3 Mos. <input type="checkbox"/> 3-6 Mos. <input type="checkbox"/> Over 6 Mos.				<input type="checkbox"/> Vacant (>5%)		120 Pred 3		Other 20 %									
Market Area Boundaries, Description, and Market Conditions (including support for the above characteristics and trends): The market area boundaries are Vacant Land to the North, West Wigwam Avenue to the South, South Fort Apache Road to the East, and Foothills to the West. The subject is located in the subdivision known as Huntington Village. The neighborhood area has reasonably compatible homes and the proximity to schools and shopping is within 5 miles. Proximity to major areas of employment is within 10 miles.																	
Over the last 7-12 months the median sales price was 120,000, the prior 4-6 months was 121,000, the current-3 months was 114,750. This indicates a stable market. Currently, there are 10.3 months of housing supply and the median sales DOM is under 90 days. This indicates there is an oversupply in the market.																	
Dimensions: See Plat Map				Site Area: 0.12 acres +/-													
Zoning Classification: R-2				Description: Medium Density Residential (8 Units Per Acre)													
Zoning Compliance: <input checked="" type="checkbox"/> Legal				<input type="checkbox"/> Legal nonconforming (grandfathered) <input type="checkbox"/> Illegal <input type="checkbox"/> No zoning													
Are CC&Rs applicable? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unknown				Have the documents been reviewed? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No													
Highest & Best Use as improved: <input checked="" type="checkbox"/> Present use, or <input type="checkbox"/> Other use (explain)				Ground Rent (if applicable) \$ /													
Actual Use as of Effective Date: Single Family Residential				Use as appraised in this report: Single Family Residential													
Summary of Highest & Best Use: The highest and best use is its current use as single family residential.																	
Site Description																	
Utilities				Provider/Description		Off-site Improvements		Type		Public		Private		Topography		Mostly Level	
Electricity				<input checked="" type="checkbox"/>		Street Asphalt		<input checked="" type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>		Size		Average	
Gas				<input checked="" type="checkbox"/>		Curb/Gutter		<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>		Shape			
Water				<input checked="" type="checkbox"/>		Sidewalk		<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>		Drainage		Adequate	
Sanitary Sewer				<input checked="" type="checkbox"/>		Street Lights		<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>		View			
Storm Sewer				<input type="checkbox"/>		Alley None		<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>					
Other site elements: <input type="checkbox"/> Inside Lot <input type="checkbox"/> Corner Lot				<input type="checkbox"/> Cul de Sac		<input type="checkbox"/> Underground Utilities		<input type="checkbox"/> Other (describe)									
FEMA Spec'l Flood Hazard Area <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No				<input checked="" type="checkbox"/> FEMA Flood Zone X				<input type="checkbox"/> FEMA Map # 32003C2545E						FEMA Map Date 9/27/2002			
Site Comments: No apparent adverse easements, encroachments, slide areas, illegal or non-conforming zoning uses noted at inspection.																	
Description of the Improvements																	
General Description				Exterior Description				Foundation		Basement		<input checked="" type="checkbox"/> None		Heating		Yes	
# of Units		One <input type="checkbox"/> Acc.Unit		Foundation		Concrete		Slab		Concrete		Area Sq. Ft.		Type		FWA	
# of Stories		Two Story		Exterior Walls		Stucco / Avg		Crawl Space				% Finished		Fuel		Gas	
Type		<input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/>		Roof Surface		Tile / Avg		Basement				Ceiling					
Design (Style)		2 Story Spanish		Gutters & Dwnspcts.		None		Sump Pump				Walls				Cooling	
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Und.Cons.				Window Type		Vinyl / Avg						Floor				Yes	
Actual Age (Yrs.)		5 years +/-		Storm/Screens		Half		Settlement				Outside Entry				Central	
Effective Age (Yrs.)		5 years +/-														Other	
Interior Description				Appliances		Attic <input type="checkbox"/> None		Amenities						Car Storage		<input type="checkbox"/> None	
Floors		Tile / Carpet / Ave		Refrigerator		<input checked="" type="checkbox"/> Stairs <input type="checkbox"/>		Fireplace(s) #		Woodstove(s) #				Garage		# of cars (4 Tot.)	
Walls		Drywall / Average		Range/Oven		<input checked="" type="checkbox"/> Drop Stair <input type="checkbox"/>		Patio		Concrete				Attach.			
Trim/Finish		Wood / Average		Disposal		<input checked="" type="checkbox"/> Scuttle <input type="checkbox"/>		Deck						Detach.			
Bath Floor		Tile / Average		Dishwasher		<input checked="" type="checkbox"/> Doorway <input type="checkbox"/>		Porch		Covered				Blt-In		2	
Bath Wainscot		Fiberglass / Average		Fan/Hood		<input type="checkbox"/> Floor <input checked="" type="checkbox"/> Heated		Fence		C-Blk				Carport			
Doors		Hollow Core		Microwave		<input checked="" type="checkbox"/> Finished <input type="checkbox"/>		Pool		None				Driveway		2	
				Washer/Dryer										Surface		Concrete	
Finished area above grade contains:				7 Rooms		4 Bedrooms		2.5 Bath(s)				2,524 Square Feet of Gross Living Area Above Grade					
Additional features: See page 3 for additional features.																	
Describe the condition of the property (including physical, functional and external obsolescence): Physical Depreciation is typical for a home of this age. The quality of construction is average with average maintenance. The floor plan has an average traffic pattern. No physical or functional inadequacies were noted. No renovations or remodeling appears to be needed.																	

RESIDENTIAL APPRAISAL SUMMARY REPORT

File No.: BA-02931

My research did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data Source(s): Mls, County Records

1st Prior Subject Sale/Transfer	Analysis of sale/transfer history and/or any current agreement of sale/listing: _____
Date: No sales or transfers	
Price: in the last 36 months	
Source(s): County Records / Mls	
2nd Prior Subject Sale/Transfer	
Date:	
Price:	
Source(s):	

SALES COMPARISON APPROACH TO VALUE (if developed) The Sales Comparison Approach was not developed for this appraisal.

FEATURE	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3			
Address	541 Uxbridge Dr Las Vegas, NV 89178-1288	616 Wealdston Ct Las Vegas, NV 89178	624 Belsay Castle Ct Las Vegas, NV 89178	515 Redruth Dr Las Vegas, NV 89178			
Proximity to Subject		0.10 miles SE	0.07 miles E	0.06 miles NE			
Sale Price	\$ N/A	\$ 175,000	\$ 160,000	\$ 180,000			
Sale Price/GLA	\$ N/A/sq.ft.	\$ 70.22/sq.ft.	\$ 69.84/sq.ft.	\$ 71.09/sq.ft.			
Data Source(s)	N/A	Mls # 1036898 / DOM 6	Mls # 1049647 / DOM 12	Mls # 1045244 / DOM 18			
Verification Source(s)	N/A	Doc#2010091603582 /Recorder	Doc#2010072801329 /Recorder	Doc#20101105004401/Recorder			
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.
Sales or Financing	N/A	Conventional	Short Sale	Cash	Bank Sale	VA	Short Sale
Concessions	N/A	5,250		None Noted		None Noted	
Date of Sale/Time	N/A	09/16/10		07/28/10		11/05/10	
Rights Appraised	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Location	Average	Average		Average		Average	
Site	0.12 acres +/-	0.11 acres +/-	+1,000	0.08 acres +/-	+4,000	0.12 acres +/-	
View	Residential/Mtn	Residential/Mtn		Residential/Mtn		Residential/Mtn	
Design (Style)	2 Story Spanish	2 Story Spanish		2 Story Spanish		2 Story Spanish	
Quality of Construction	Stucco/Tile / Avg	Stucco/Tile / Avg		Stucco/Tile / Avg		Stucco/Tile / Avg	
Age	5 years +/-	3 years +/-		5 years +/-		4 years +/-	
Condition	Average	Good	-10,000	Average		Good	-10,000
Above Grade	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths	
Room Count	7 4 2.5	8 4 3	-2,000	9 4 3	-2,000	9 4 2.5	
Gross Living Area	2,524 sq.ft.	2,492 sq.ft.	0	2,291 sq.ft.	+5,825	2,532 sq.ft.	0
Basement & Finished	N/A	N/A		N/A		N/A	
Rooms Below Grade	N/A	N/A		N/A		N/A	
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	Fwa C/Air	Fwa C/Air		Fwa C/Air		Fwa C/Air	
Energy Efficient Items	Dual Pane	Dual Pane		Dual Pane		Dual Pane	
Garage/Carport	2 Car Garage	2 Car Garage		2 Car Garage		2 Car Garage	
Porch/Patio/Deck	CvPrch/CnPatio	CvPch/CvP/Bal	-3,000	CvPrch/CnPatio		CvPrch/CnPatio	
Pool / Spa	Spa	None	+5,000	None	+5,000	None	+5,000
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -9,000		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 12,825		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -5,000	
Adjusted Sale Price of Comparables		\$ 166,000		\$ 172,825		\$ 175,000	

Summary of Sales Comparison Approach All comparable sales are located in the subject's competitive market area. Positive and negative adjustments of some of the comparable sales were required in areas of dissimilarity to produce the best indicated value of the subject. Major reliance is placed on the sales comparison analysis. Typical sales concessions/down payment assistance in the area is up to 3%. Sales concessions that exceed 3% are adjusted at market reaction. Sales concessions that are within the 3% range are not adjusted as they are typical for most sales in the area. No adjustments are made for "For Sale By Owner" or private transactions, as the sales concessions data is not available. It should be noted that no adjustments have been made for time due to limited data, the appraiser has put most weight on the most recent comparable sales.

The subject is not bracketed for spas due to limited sales of properties with only spas.

Comparable sale #5 appears to be an above market sale and has been given little merit. Most weight has been given to comparable sales 1-4.

Indicated Value by Sales Comparison Approach \$ 172,000

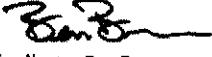
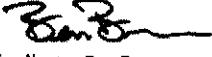
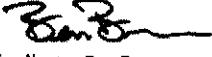
GP RESIDENTIAL

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3/2007

RESIDENTIAL APPRAISAL SUMMARY REPORT

File No.: BA-02931

COST APPROACH TO VALUE (if developed) <input checked="" type="checkbox"/> The Cost Approach was not developed for this appraisal.																																																													
Provide adequate information for replication of the following cost figures and calculations.																																																													
Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value): <u>N/A</u>																																																													
<table border="1"> <tr> <td>ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input type="checkbox"/> REPLACEMENT COST NEW</td> <td colspan="3">OPINION OF SITE VALUE = \$</td> </tr> <tr> <td>Source of cost data: <u>N/A</u></td> <td colspan="3">DWELLING Sq.Ft. @ \$ = \$</td> </tr> <tr> <td>Quality rating from cost service: <u>N/A</u></td> <td colspan="3">Sq.Ft. @ \$ = \$</td> </tr> <tr> <td>Comments on Cost Approach (gross living area calculations, depreciation, etc.): <u>N/A</u></td> <td colspan="3">Sq.Ft. @ \$ = \$</td> </tr> <tr> <td></td> <td colspan="3">Sq.Ft. @ \$ = \$</td> </tr> <tr> <td></td> <td colspan="3">Sq.Ft. @ \$ = \$</td> </tr> <tr> <td></td> <td colspan="3">Garage/Carport Sq.Ft. @ \$ = \$</td> </tr> <tr> <td></td> <td colspan="3">Total Estimate of Cost-New = \$</td> </tr> <tr> <td></td> <td>Less</td> <td>Physical</td> <td>Functional</td> </tr> <tr> <td></td> <td>Depreciation</td> <td colspan="2">External = \$()</td> </tr> <tr> <td></td> <td colspan="3">Depreciated Cost of Improvements = \$</td> </tr> <tr> <td></td> <td colspan="3">"As-is" Value of Site Improvements = \$</td> </tr> <tr> <td></td> <td colspan="3"> = \$</td> </tr> <tr> <td></td> <td colspan="3"> = \$</td> </tr> <tr> <td>Estimated Remaining Economic Life (if required): <u>N/A</u> Years</td> <td colspan="3">INDICATED VALUE BY COST APPROACH = \$</td> </tr> </table>		ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE = \$			Source of cost data: <u>N/A</u>	DWELLING Sq.Ft. @ \$ = \$			Quality rating from cost service: <u>N/A</u>	Sq.Ft. @ \$ = \$			Comments on Cost Approach (gross living area calculations, depreciation, etc.): <u>N/A</u>	Sq.Ft. @ \$ = \$				Sq.Ft. @ \$ = \$				Sq.Ft. @ \$ = \$				Garage/Carport Sq.Ft. @ \$ = \$				Total Estimate of Cost-New = \$				Less	Physical	Functional		Depreciation	External = \$()			Depreciated Cost of Improvements = \$				"As-is" Value of Site Improvements = \$			 = \$			 = \$			Estimated Remaining Economic Life (if required): <u>N/A</u> Years	INDICATED VALUE BY COST APPROACH = \$		
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ADDITIONAL COMPARABLE SALES

File No.: BA-02931

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he considers his own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgement.

STATEMENT OF LIMITING CONDITIONS AND APPRAISER'S CERTIFICATION

CONTINGENT AND LIMITING CONDITIONS: The appraiser's certification that appears in the appraisal report is subject to the following conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.
2. The appraiser has provided a sketch in the appraisal report to show approximate dimensions of the improvements and the sketch is included only to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size.
3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in the appraisal report whether the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand.
5. The appraiser has estimated the value of the land in the cost approach at its highest and best use and the improvements at their contributory value. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used.
6. The appraiser has noted in the appraisal report any adverse conditions (such as, needed repairs, depreciation, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property or adverse environmental conditions (including the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, the appraisal report must not be considered as an environmental assessment of the property.
7. The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
8. The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice.
9. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that completion of the improvements will be performed in a workmanlike manner.
10. The appraiser must provide his or her prior written consent before the lender/client specified in the appraisal report can distribute the appraisal report (including conclusions about the property value, the appraiser's identity and professional designations, and references to any professional appraisal organizations or the firm with which the appraiser is associated) to anyone other than the borrower, the mortgagor or its successors and assigns; the mortgage insurer; consultants; professional appraisal organizations; any state or federally approved financial institution; or any department, agency, or instrumentality of the United States or any state or the District of Columbia; except that the lender/client may distribute the property description section of the report only to data collection or reporting service(s) without having to obtain the appraiser's prior written consent. The appraiser's written consent and approval must also be obtained before the appraisal can be conveyed by anyone to the public through advertising, public relations, news, sales, or other media.

APPRAISER'S CERTIFICATION: The appraiser certifies and agrees that:

1. I have researched the subject market area and have selected a minimum of three recent sales of properties most similar and proximate to the subject property for consideration in the sales comparison analysis and have made a dollar adjustment when appropriate to reflect the market reaction to those items of significant variation. If a significant item in a comparable property is superior to, or more favorable than, the subject property, I have made a negative adjustment to reduce the adjusted sales price of the comparable and, if a significant item in a comparable property is inferior to, or less favorable than the subject property, I have made a positive adjustment to increase the adjusted sales price of the comparable.
2. I have taken into consideration the factors that have an impact on value in my development of the estimate of market value in the appraisal report. I have not knowingly withheld any significant information from the appraisal report and I believe, to the best of my knowledge, that all statements and information in the appraisal report are true and correct.
3. I stated in the appraisal report only my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the contingent and limiting conditions specified in this form.
4. I have no present or prospective interest in the property that is the subject to this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or the estimate of market value in the appraisal report on the race, color, religion, sex, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property.
5. I have no present or contemplated future interest in the subject property, and neither my current or future employment nor my compensation for performing this appraisal is contingent on the appraised value of the property.
6. I was not required to report a predetermined value or direction in value that favors the cause of the client or any related party, the amount of the value estimate, the attainment of a specific result, or the occurrence of a subsequent event in order to receive my compensation and/or employment for performing the appraisal. I did not base the appraisal report on a requested minimum valuation, a specific valuation, or the need to approve a specific mortgage loan.
7. I performed this appraisal in conformity with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place as of the effective date of this appraisal, with the exception of the departure provision of those Standards, which does not apply. I acknowledge that an estimate of a reasonable time for exposure in the open market is a condition in the definition of market value and the estimate I developed is consistent with the marketing time noted in the neighborhood section of this report, unless I have otherwise stated in the reconciliation section.
8. I have personally inspected the interior and exterior areas of the subject property and the exterior of all properties listed as comparables in the appraisal report. I further certify that I have noted any apparent or known adverse conditions in the subject improvements, on the subject site, or on any site within the immediate vicinity of the subject property of which I am aware and have made adjustments for these adverse conditions in my analysis of the property value to the extent that I had market evidence to support them. I have also commented about the effect of the adverse conditions on the marketability of the subject property.
9. I personally prepared all conclusions and opinions about the real estate that were set forth in the appraisal report. If I relied on significant professional assistance from any individual or individuals in the performance of the appraisal or the preparation of the appraisal report, I have named such individual(s) and disclosed the specific tasks performed by them in the reconciliation section of this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in the report; therefore, if an unauthorized change is made to the appraisal report, I will take no responsibility for it.

SUPERVISORY APPRAISER'S CERTIFICATION: If a supervisory appraiser signed the appraisal report, he or she certifies and agrees that: I directly supervise the appraiser who prepared the appraisal report, have reviewed the appraisal report, agree with the statements and conclusions of the appraiser, agree to be bound by the appraiser's certifications numbered 4 through 7 above, and am taking full responsibility for the appraisal and the appraisal report.

ADDRESS OF PROPERTY APPRAISED: 541 Uxbridge Dr, Las Vegas, NV 89178-1288

APPRAISER:

Signature: 
 Name: Ben Branca
 Date Signed: December 10, 2010
 State Certification #: A.0005915-CR
 or State License #:
 State: NV
 Expiration Date of Certification or License: 4/30/2011

SUPERVISORY APPRAISER (only if required):

Signature: _____
 Name: _____
 Date Signed: _____
 State Certification #: _____
 or State License #: _____
 State: _____
 Expiration Date of Certification or License: _____

Did Did Not Inspect Property

Supplemental Addendum

File No. BA-02931

Borrower/Client	Mark Grock		
Property Address	541 Uxbridge Dr		
City	Las Vegas	County	Clark
Lender	Mark Grock	State	NV Zip Code 89178-1288

Gramm-Leach-Bliley (GLB) Act:

The Gramm-Leach-Bliley Act passed in 1999 and fully effective in July, 2001, fully addressed overall financial industry reforms as well as emerging consumer privacy and security issues. Officially called the "Financial Modernization Act of 1999", it affects the technology and information system policies used by anyone engaged in providing financial services either directly or indirectly to consumers.

Under GLB, both the security and the privacy of a consumer's non-public personal information (NPI) are protected. Charged with implementing the act, the Federal Trade Commission addressed the security and privacy components separately by issuing two distinct rules, the "Safeguards Rule", and the "Privacy Rule".

Appraisers are subject to the rules. All appraisers are required to implement at least the following:

- 1) Under the Safeguards Rule, secure the transmission, receipt and storage of data relating to any consumer's NPI at all times, via passwords, encryption, and physical protection, backed by a written information security plan.
- 2) Under the Privacy Rule, provide easily understood privacy statements to any consumers who engage the appraiser directly, disclosing the gathering, sharing and security of the NPI data, as well as the methods the consumer may use to opt-out of sharing of the data with third parties.

The appraisal report is delivered in a PDF format. This is a picture of the document and cannot be tampered with. The appraiser only delivers the digital report to the client and anyone to whom the client requests. A hard copy may be delivered upon request by the client. The appraiser does not and will not share any data within the report to any party, unless the appraiser is requested by the client to do so.

According to County records, the current owners of record are Grock, Mark Steven and Cendretta, Heidi Ann

The reader of the report should know and understand that the appraiser has relied on the electronic data base of the Greater Las Vegas Association of Realtors Multiple Listing Service and/or the private electronic database of the appraiser for one or more photographs of the comparable sales.

The appraiser has made no attempt to make discovery of neighborhood influences such as, but not limited to registered sex offenders, criminal activity (such as methamphetamine labs, etc.) or interim rehabilitation facilities/half-way houses and that the client may desire to check this information for themselves.

Should any errors or omissions be subsequently found within this report, we reserve the right to amend and/or change it.

End of Narrative

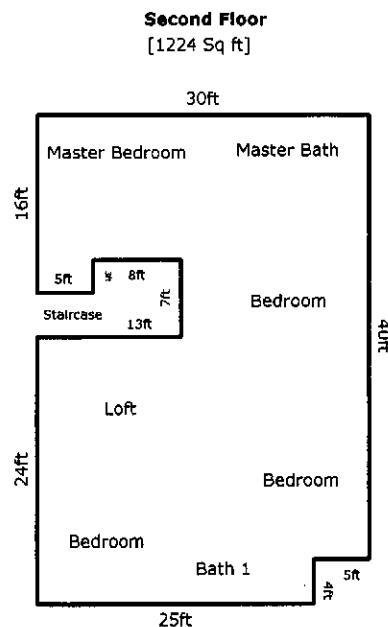
Building Sketch

Borrower/Client	Mark Grock		
Property Address	541 Uxbridge Dr		
City	Las Vegas	County	Clark
Lender	Mark Grock	State	NV
		Zip Code	89178-1288

First Floor [1300 Sq ft]																																					
<p>De Veci by a la mode, Inc.</p> <p style="text-align: center;">Area Calculations Summary</p> <table border="1"> <thead> <tr> <th colspan="2">Living Area</th> <th colspan="2">Non-Living Area</th> <th colspan="2">Total</th> </tr> </thead> <tbody> <tr> <td>Living Area</td> <td>1300 Sq ft</td> <td>2 Car Attached</td> <td>430.5 Sq ft</td> <td>Calculation Details</td> <td></td> </tr> <tr> <td>First Floor</td> <td></td> <td></td> <td></td> <td>$30 \times 40 = 1200$</td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td>$4 \times 25 = 100$</td> <td></td> </tr> <tr> <td>Total Living Area (Rounded):</td> <td>1300 Sq ft</td> <td>2 Car Attached</td> <td>430.5 Sq ft</td> <td></td> <td></td> </tr> <tr> <td>Non-Living Area:</td> <td></td> <td></td> <td></td> <td></td> <td>$21 \times 20.5 = 430.5$</td> </tr> </tbody> </table>		Living Area		Non-Living Area		Total		Living Area	1300 Sq ft	2 Car Attached	430.5 Sq ft	Calculation Details		First Floor				$30 \times 40 = 1200$						$4 \times 25 = 100$		Total Living Area (Rounded):	1300 Sq ft	2 Car Attached	430.5 Sq ft			Non-Living Area:					$21 \times 20.5 = 430.5$
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Property Address	541 Uxbridge Dr						
City	Las Vegas	County	Clark	State	NV	Zip Code	89178-1288
Lender	Mark Grock						



DaVinci by a la mode, inc.

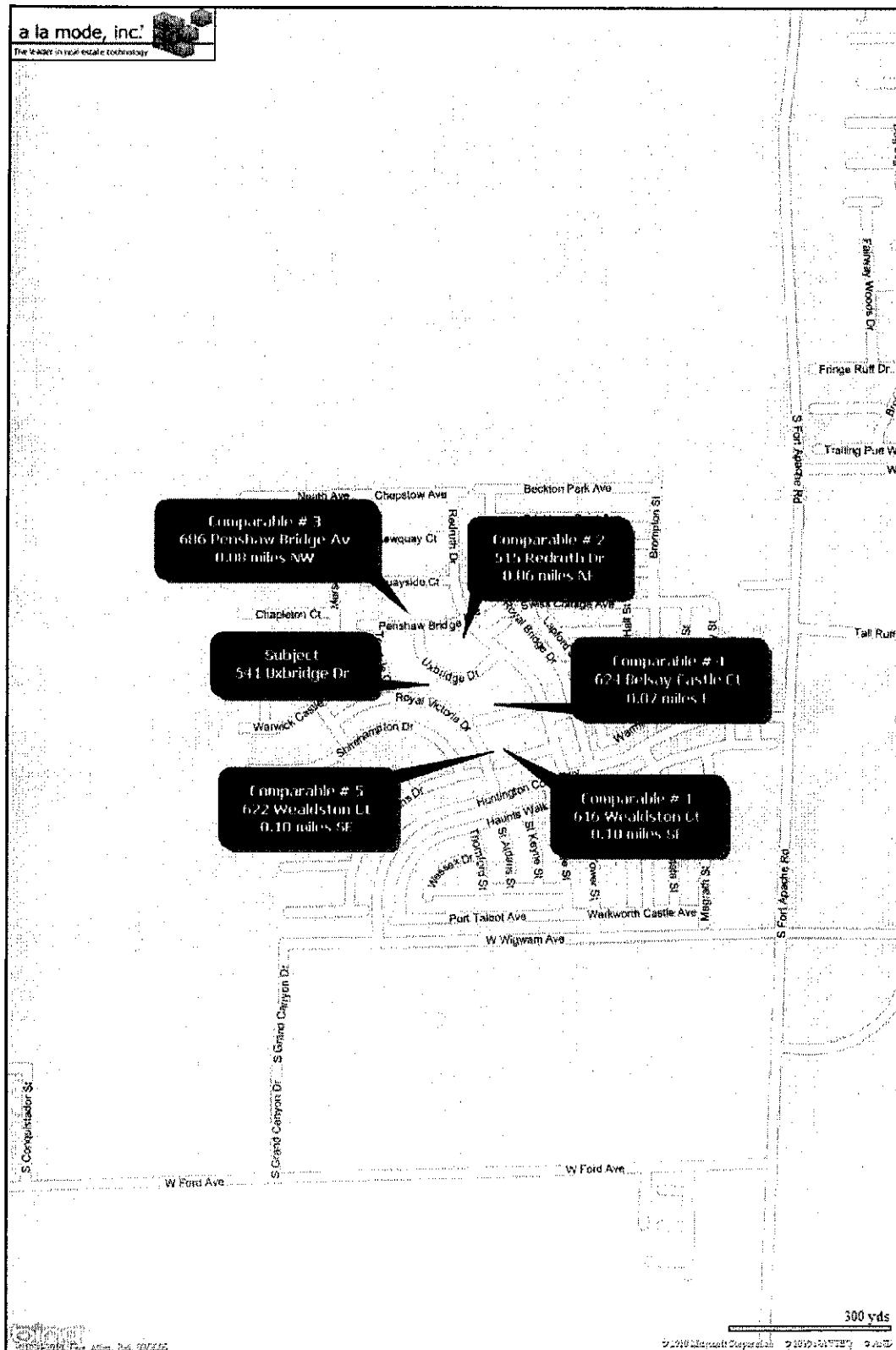
Area Calculations Summary

Living Area	1224 Sq ft	Calculation Details
Second Floor		$30 \times 13 = 390$ $5 \times 3 = 15$ $17 \times 7 = 119$ $20 \times 30 = 600$ $4 \times 25 = 100$

Total Living Area (Rounded): 1224 Sq ft

Comparable Sales Map

Borrower/Client	Mark Grock				
Property Address	541 Uxbridge Dr				
City	Las Vegas	County	Clark		
Lender	Mark Grock	State	NV	Zip Code	89178-1288



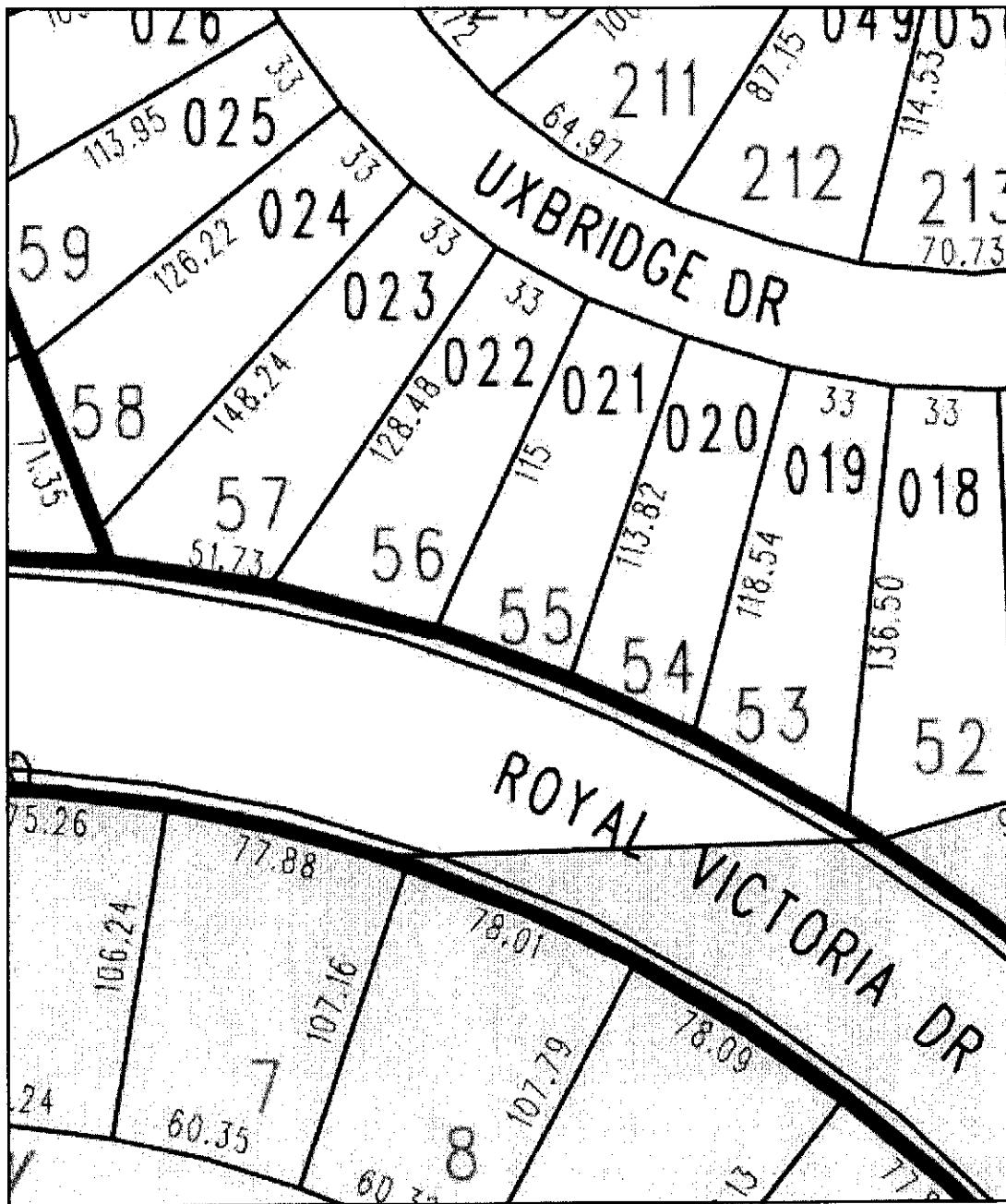
Plat Map

Borrower/Client	Mark Grock				
Property Address	541 Uxbridge Dr				
City	Las Vegas	County	Clark		
Lender	Mark Grock	State	NV	Zip Code	89178-1288



Plat Map

Borrower/Client	Mark Grock			
Property Address	541 Uxbridge Dr			
City	Las Vegas	County	Clark	State NV Zip Code 89178-1288
Lender	Mark Grock			

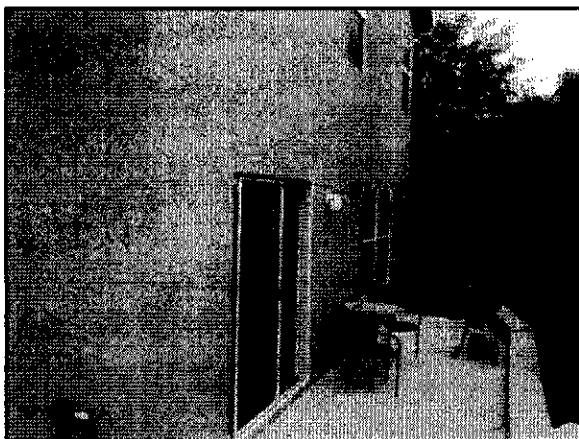


Subject Photo Page

Borrower/Client	Mark Grock		
Property Address	541 Uxbridge Dr		
City	Las Vegas	County	Clark
Lender	Mark Grock	State	NV
		Zip Code	89178-1268

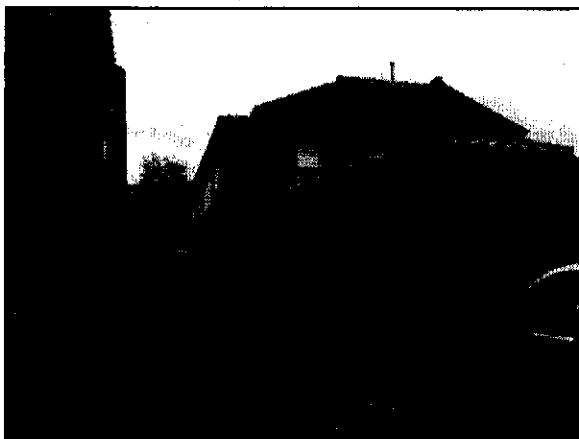
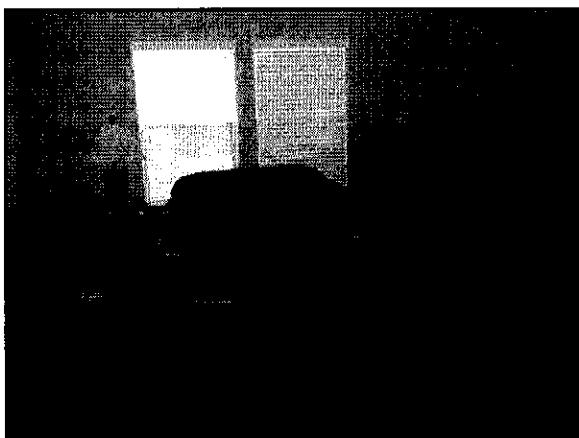
**Subject Front**

541 Uxbridge Dr
 Sales Price N/A
 Gross Living Area 2,524
 Total Rooms 7
 Total Bedrooms 4
 Total Bathrooms 2.5
 Location Average
 View Residential/Mtn
 Site 0.12 acres +/-
 Quality Stucco/Tile / Avg
 Age 5 years +/-

**Subject Rear****Subject Street**

Subject Photo Page

Borrower/Client	Mark Grock		
Property Address	541 Uxbridge Dr		
City	Las Vegas	County	Clark
Lender	Mark Grock	State	NV Zip Code 89178-1288

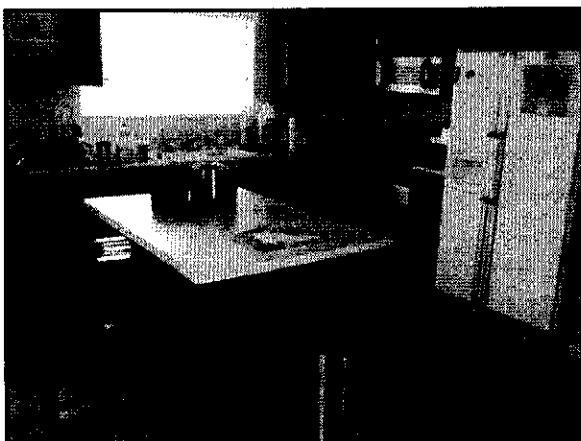
**Front Side View****Front Side View****Family room**

Photograph Addendum

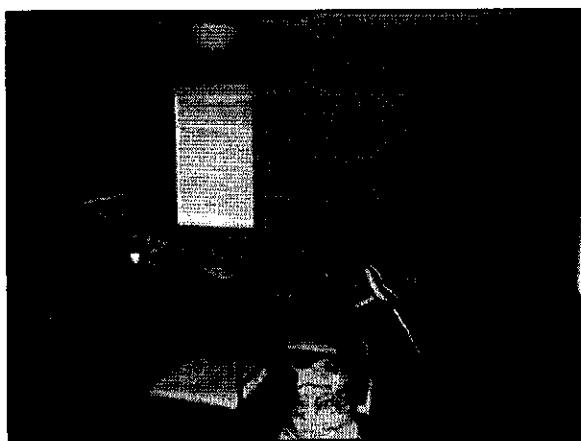
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Lender	Mark Grock	State	NV
		Zip Code	89178-1288



Bathroom



Kitchen



Dining Area

Photograph Addendum

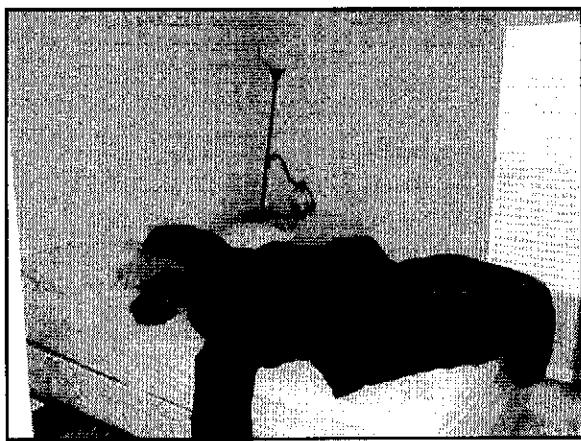
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Lender	Mark Grock			



Den



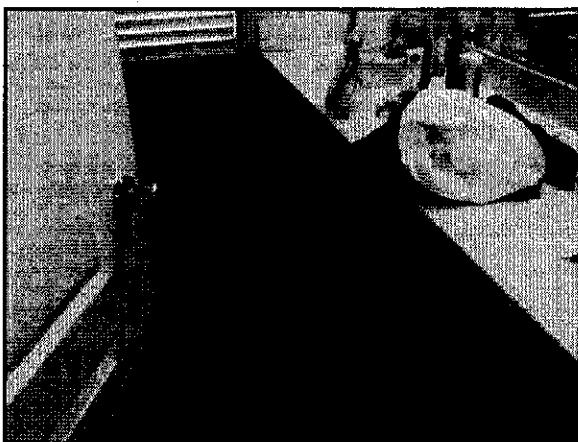
Garage



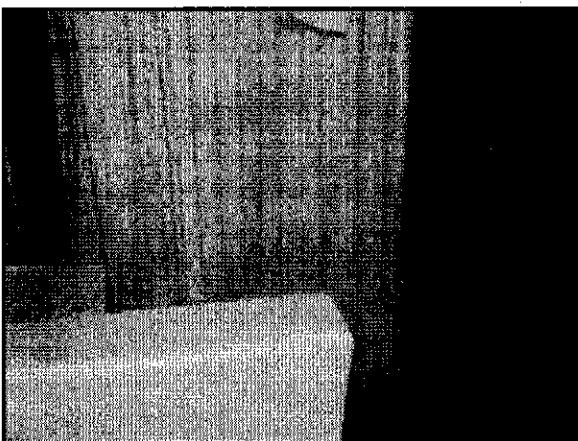
Bedroom

Photograph Addendum

Borrower/Client	Mark Grock			
Property Address	541 Uxbridge Dr			
City	Las Vegas	County	Clark	State NV Zip Code 89178-1288
Lender	Mark Grock			



Bathroom



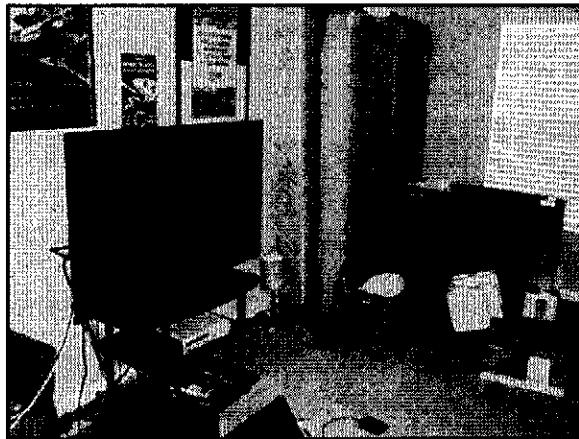
Bathroom



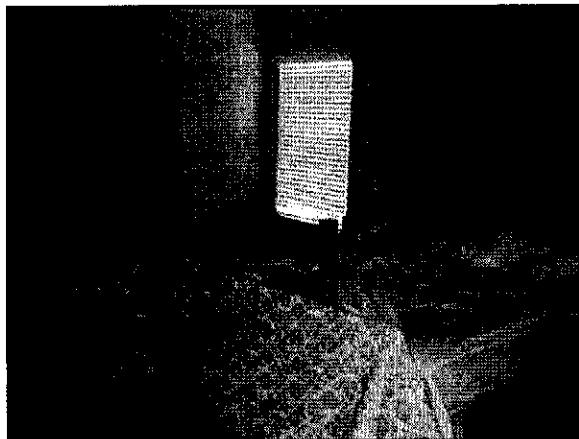
Bedroom

Photograph Addendum

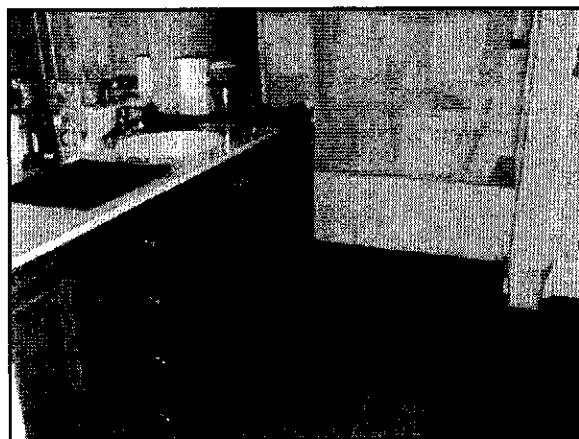
Borrower/Client	Mark Grock		
Property Address	541 Uxbridge Dr		
City	Las Vegas	County	Clark
Lender	Mark Grock	State	NV
		Zip Code	89178-1288



Loft



Bedroom



Bathroom

Photograph Addendum

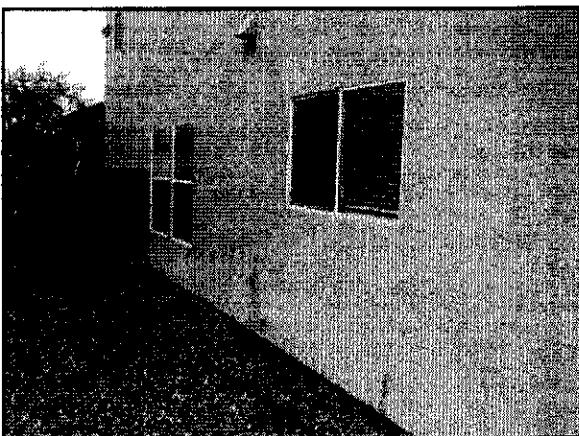
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City	Las Vegas	County	Clark		
Lender	Mark Grock	State	NV	Zip Code	89178-1288



Spa



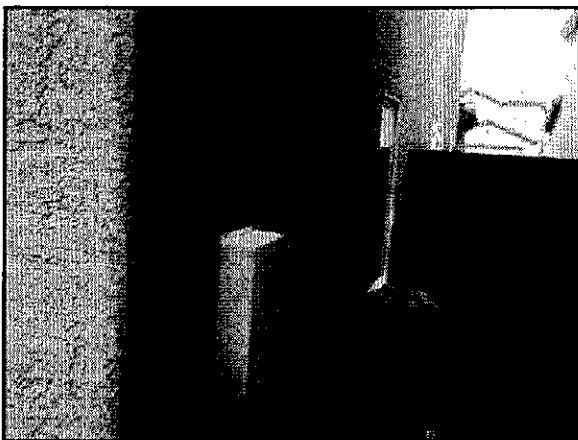
Rear Side Yard



Rear Side View

Photograph Addendum

Borrower/Client	Mark Grock		
Property Address	541 Uxbridge Dr		
City	Las Vegas	County	Clark
Lender	Mark Grock	State	NV
Zip Code	89178-1288		



Spa Equipment

Comparable Photo Page

Borrower/Client	Mark Grock			
Property Address	541 Uxbridge Dr			
City	Las Vegas	County	Clark	
Lender	Mark Grock	State	NV	Zip Code 89178-1288

**Comparable 1**

616 Wealdston Ct	
Prox. to Subject	0.10 miles SE
Sales Price	175,000
Gross Living Area	2,492
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	3
Location	Average
View	Residential/Mtn
Site	0.11 acres +/-
Quality	Stucco/Tile / Avg
Age	3 years +/-

**Comparable 2**

624 Belsay Castle Ct	
Prox. to Subject	0.07 miles E
Sales Price	160,000
Gross Living Area	2,291
Total Rooms	9
Total Bedrooms	4
Total Bathrooms	3
Location	Average
View	Residential/Mtn
Site	0.08 acres +/-
Quality	Stucco/Tile / Avg
Age	5 years +/-

**Comparable 3**

515 Redruth Dr	
Prox. to Subject	0.06 miles NE
Sales Price	180,000
Gross Living Area	2,532
Total Rooms	9
Total Bedrooms	4
Total Bathrooms	2.5
Location	Average
View	Residential/Mtn
Site	0.12 acres +/-
Quality	Stucco/Tile / Avg
Age	4 years +/-

Comparable Photo Page

Borrower/Client	Mark Grock		
Property Address	541 Uxbridge Dr		
City	Las Vegas	County	Clark
Lender	Mark Grock	State	NV
		Zip Code	89178-1288

**Comparable 4**

686 Penshaw Bridge Av	
Prox. to Subject	0.08 miles NW
Sales Price	155,000
Gross Living Area	2,310
Total Rooms	9
Total Bedrooms	4
Total Bathrooms	2.5
Location	Average
View	Residential/Mtn
Site	0.08 acres +/-
Quality	Stucco/Tile / Avg
Age	4 years +/-

**Comparable 5**

622 Wealdston Ct	
Prox. to Subject	0.10 miles SE
Sales Price	189,000
Gross Living Area	2,492
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	3
Location	Average
View	Residential/Mtn
Site	0.12 acres +/-
Quality	Stucco/Tile / Avg
Age	3 years +/-

Comparable 6

Prox. to Subject	
Sales Price	
Gross Living Area	
Total Rooms	
Total Bedrooms	
Total Bathrooms	
Location	
View	
Site	
Quality	
Age	

APPRAISER CERTIFICATE		
STATE OF NEVADA DEPARTMENT OF BUSINESS AND INDUSTRY		
NOT TRANSFERABLE	REAL ESTATE DIVISION	NOT TRANSFERABLE
This is to Certify That : BEN B BRANCA		Certificate Number: A.0005915-CR
Is truly authorized to act as a CERTIFIED RESIDENTIAL APPRAISER from the issue date to the expiration date at the business address stated here in, unless the certificate is sooner revoked, cancelled, withdrawn, or invalidated.		
Issue Date: April 28, 2009	Expire Date: April 30, 2011	
In witness whereof, THE DEPARTMENT OF BUSINESS AND INDUSTRY, REAL ESTATE DIVISION, by virtue of the authority vested in it by Chapter 645C of the Nevada Revised Statutes, has caused this Certificate to be issued with its Seal printed thereon. This certificate must be conspicuously displayed in place of business.		
FOR: BRANCA APPRAISAL 8358 MARCASEL DR LAS VEGAS, NV 89123	REAL ESTATE DIVISION	
GAIL J. ANDERSON <i>Administrator</i>		

FROM:		INVOICE																									
Branca Appraisal 505 East Windmill Suite 1B-116 Las Vegas, NV 89123		<table border="1" style="width: 100%;"> <tr><td colspan="2">BA-02931</td></tr> <tr><td colspan="2">DATE</td></tr> <tr><td colspan="2">12/8/2010</td></tr> <tr><td colspan="2">REFERENCE</td></tr> <tr><td colspan="2">Internal Order #: BA-02931</td></tr> <tr><td colspan="2">Lender Case #:</td></tr> <tr><td colspan="2">Client File #:</td></tr> <tr><td colspan="2">Main File # on form: BA-02931</td></tr> <tr><td colspan="2">Other File # on form:</td></tr> <tr><td colspan="2">Federal Tax ID:</td></tr> <tr><td colspan="2">Employer ID:</td></tr> </table>		BA-02931		DATE		12/8/2010		REFERENCE		Internal Order #: BA-02931		Lender Case #:		Client File #:		Main File # on form: BA-02931		Other File # on form:		Federal Tax ID:		Employer ID:			
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Employer ID:																											
TO: Mark Grock																											
Telephone Number: 702-269-6444 Fax Number: 702-270-9959 Alternate Number: E-Mail:																											
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PAYMENTS		AMOUNT																									
Check #: PAID Date: 12/8/2010 Description: PAID		200.00																									
Check #: Date: Description:		200.00																									
Check #: Date: Description:		200.00																									
		SUBTOTAL																									
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		TOTAL DUE	\$ 0																								